

AMENDMENTS TO THE CLAIMS

Claims Pending:

- At time of the Action: Claims 1-4 and 63-77
- Amended Claims: Claims 64, 72, and 77
- After this Response: Claims 1-4 and 63-77

This listing of claims will replace all prior versions and listings, of claims in the application.

1. **(Previously Presented)** The computer-implemented method as recited in claim 64, further comprising:

determining a cost for credit to be extended to a participant of the e-commerce transaction, wherein the credit is extended based upon one or more of the parameters comprising a volume of business a credit provider conducts with a participant, a type of deliverable and collateral for the credit;

calculating a cost for exchange of a first currency to a second currency, wherein the cost of exchange is based upon one or more of the parameters comprising currencies involved in the transaction, an aggregate volume of currency exchanged by the participant and the amount of the associated transaction, and is effective for a predetermined period of time; and

calculating an aggregate price to the customer for the good or service, wherein the aggregate price comprises an aggregate of the cost of credit, the cost for exchange of currency and the amount of first currency relating to the price of the deliverable.

2. **(Previously Presented)** The computer-implemented method of claim 64 additionally comprising transmitting via a transmission medium and a communications network, the calculated aggregated price to a network access device associated with a participant in the transaction, wherein the aggregated price is converted to the amount and units of the participant's type of currency.

3. **(Previously Presented)** The computer-implemented method of claim 2 additionally comprising transmitting to the network access device, a detail of the price, wherein the detail comprises:

the cost of credit, based upon the amount of currency involved in the transaction, the period allowed until repayment, the rate of interest, and the volume of business the participant transacts;

the cost for exchange of currency; and

the amount of a currency relating to the price of the good or service.

4. **(Previously Presented)** The computer-implemented method of claim 3 additionally comprising discounting, the cost for exchange of currency according to a volume discount parameter relating to an aggregate volume associated with a participant in the transaction.

5-62. **(Canceled)**

63. **(Previously Presented)** The computer-implemented method as recited in claim 64, further comprising:

indicating a band of a currency exchange price parameter comprising one or more of: an upper currency exchange price tolerance parameter and a lower currency exchange price tolerance parameter, wherein each exchange price tolerance parameter relates to a rate of exchange between the base currency and the foreign currency and is based upon the good or service;

receiving digital data descriptive of a market spot price; and

modifying the currency exchange price if the market spot price is not within the band of the currency exchange price.

64. **(Currently Amended)** A computer-implemented method for determining values of multiple interrelated parameters of an e-commerce transaction across multiple currencies to manage a sales risk, comprising:

linking the multiple interrelated parameters of the e-commerce transaction in one or more feedback loops such that calculating each parameter affects calculating at least some of the other parameters;

wherein calculating each parameter provides an output value used as one of multiple input values for calculating at least some of the other parameters, and calculating each parameter uses as input the output values from calculating at least some of the other parameters; and

~~iteratively~~ calculating the multiple interrelated parameters using output values from one ~~iteration~~ calculation as input values for the next ~~iteration~~ calculation until ~~stable~~ values within respective thresholds are achieved for each parameter.

65. **(Previously Presented)** The computer-implemented method as recited in claim 64, wherein linking the multiple interrelated parameters includes linking one or more of:

- a sales price for a good or service of the e-commerce transaction;
- a current price for each of the multiple currencies;
- a cost for an exchange between two of the multiple currencies;
- a cost of credit to be extended to a buyer of the good or service;
- a sales risk of the e-commerce transaction;
- an amount of insurance to cover the sales price;
- a cost for the amount of insurance; and
- a shipping or handling cost.

66. **(Previously Presented)** The computer-implemented method as recited in claim 64, further comprising receiving one or more real-time feeds of changing input values, wherein each real-time feed provides a dynamic input value for calculating at least some of the multiple interrelated parameters.

67. **(Previously Presented)** The computer-implemented method as recited in claim 66, wherein receiving the one or more real-time feeds includes receiving a feed of a dynamic input value selected from the list of dynamic input values:

- a fluctuating exchange factor between two of the multiple currencies;
- a fluctuating value of the good or service being transacted;
- a fluctuating spot price of one of the currencies;
- a renegotiable currency price;

- a fluctuating tolerance level for one of the parameters;
- a fluctuating creditworthiness of the buyer;
- a fluctuating volume discount factor;
- a fluctuating buyer discount factor;
- a fluctuating time window for the e-commerce transaction;
- a fluctuating sales volume history of the good or service;
- a fluctuating volume of business of the buyer;
- a fluctuating competing bid;
- a fluctuating procurement cost of the good or service;
- a fluctuating risk associated with the buyer or seller;
- a fluctuating payment history;
- a current type or designation of the good or service; and
- a fluctuating amount of collateral.

68. **(Previously Presented)** The computer-implemented method as recited in claim 67, wherein in response to receiving a change in one of the dynamic input values, iteratively re-calculating the multiple interrelated parameters a sufficient number of times to obtain a stable value within a threshold for each of the multiple interrelated parameters.

69. **(Previously Presented)** The computer-implemented method as recited in claim 64, wherein a sales price parameter partly determines and is partly determined by a risk of transaction parameter;

wherein the risk of transaction parameter partly determines and is partly determined by an amount of insurance parameter;

wherein the sales price parameter partly determines and is partly determined by the amount of insurance parameter; and

wherein the sales price parameter is partly determined by a price of currency parameter.

70. **(Previously Presented)** The computer-implemented method as recited in claim 64, wherein a cost of credit parameter partly determines and is partly determined by a sales price parameter;

wherein the cost of credit parameter is partly determined by a creditworthiness parameter; and

wherein the sales price parameter is partly determined by the creditworthiness parameter.

71. **(Previously Presented)** The computer-implemented method as recited in claim 64, wherein:

a spot currency price changes a sales price for a good or service of the e-commerce transaction;

a currency exchange cost changes the sales price;

a cost of credit changes the sales price;

a sales risk of the e-commerce transaction changes the sales price;

an amount of insurance to cover the good or service changes the sales price;

a shipping or handling cost changes the sales price; and

the sales price changes the currency exchange cost, the cost of credit, the sales risk, the amount of insurance, and the shipping and handling cost.

72. **(Currently Amended)** A computerized system for determining values of multiple interrelated parameters of an e-commerce transaction across multiple currencies, comprising:

logic for linking the multiple interrelated parameters of the e-commerce transaction in one or more feedback loops such that calculating each parameter affects calculating at least some of the other parameters;

wherein calculating each parameter provides an output value used as one of multiple input values for calculating at least some of the other parameters and calculating each parameter uses as input the output values from calculating at least some of the other parameters; and

logic for ~~iteratively~~ calculating the multiple interrelated parameters using output values from one ~~iteration~~ calculation as input values for the next ~~iteration~~ calculation until ~~stable~~ values within respective thresholds are achieved for each parameter.

73. **(Previously Presented)** The computerized system as recited in claim 72, wherein the logic for linking the multiple interrelated parameters includes logic for linking one or more of:

a sales price for a good or service of the e-commerce transaction;

a current price for each of the multiple currencies;

a cost for an exchange between two of the multiple currencies;

a cost of credit to be extended to a buyer of the good or service;

a sales risk of the e-commerce transaction;

an amount of insurance to cover the sales price;

a cost for the amount of insurance; and

a shipping or handling cost.

74. **(Previously Presented)** The computerized system as recited in claim 72, further comprising logic for processing one or more real-time feeds of changing input values, wherein each real-time feed provides a dynamic input value for calculating at least some of the multiple interrelated parameters.

75. **(Previously Presented)** The computerized system as recited in claim 74, wherein the logic for processing the one or more real-time feeds includes logic for processing a feed of a dynamic input value selected from the list of dynamic input values:

a fluctuating exchange factor between two of the multiple currencies;

a fluctuating value of the good or service being transacted;

a fluctuating spot price of one of the currencies;

a renegotiable currency price;

a fluctuating tolerance level for one of the parameters;

a fluctuating creditworthiness of the buyer;

a fluctuating volume discount factor;

a fluctuating buyer discount factor;

a fluctuating time window for the e-commerce transaction;

a fluctuating sales volume history of the good or service;

a fluctuating volume of business of the buyer;

a fluctuating competing bid;

- a fluctuating procurement cost of the good or service;
- a fluctuating risk associated with the buyer or seller;
- a fluctuating payment history;
- a current type or designation of the good or service; and
- a fluctuating amount of collateral.

76. **(Previously Presented)** The computerized system as recited in claim 75, further comprising logic for iteratively re-calculating the multiple interrelated parameters a sufficient number of times to obtain a stable value within a threshold for each of the multiple interrelated parameters, in response to receiving a change in one of the dynamic input values.

77. **(Currently Amended)** A computerized system, comprising:
means for determining values of multiple interrelated parameters of an e-commerce transaction across multiple currencies, including:

means for linking the multiple interrelated parameters of the e-commerce transaction in one or more feedback loops such that calculating each parameter affects calculating at least some of the other parameters;

wherein calculating each parameter provides an output value used as one of multiple input values for calculating at least some of the other parameters, and calculating each parameter uses as input the output values from calculating at least some of the other parameters;

means for ~~iteratively~~ calculating the multiple interrelated parameters using output values from one ~~iteration~~ calculation as input values for the next ~~iteration~~ calculation until ~~stable~~ values within respective thresholds are achieved for each parameter; and

means for displaying at least some of the multiple parameters to each participant in the e-commerce transaction in a respective currency of each participant.